

Certificate Number: 02998-NJ-DE-035299290

Bankruptcy Case Number: 21-10307



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 24, 2021, at 11:52 o'clock AM EST, Zulma BADALAMENTI completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 25, 2021 By: /s/Angela Zinnerman

Name: Angela Zinnerman

Title: Counselor